

Information to identify the case:

Debtor 1	Mary E. Dryburgh	Social Security number or ITIN	xxx-xx-0816
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-23585-CMB**

Date case filed for chapter **7** **9/12/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary E. Dryburgh	
2. All other names used in the last 8 years		
3. Address	1909 Sheplar Drive South Park, PA 15129	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

Debtor **Mary E. Dryburgh**

Case number **19-23585-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 11/5/19</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 2, 2019 at 03:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 1/31/20</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Mary E. Dryburgh
Debtor(s)

Bankruptcy Case No.: 19-23585-CMB
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: November 5, 2019

Carlota M. Bohm
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mary E. Dryburgh
 Debtor

Case No. 19-23585-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 309A

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 Total Noticed: 34

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db +Mary E. Dryburgh, 1909 Sheplar Drive, South Park, PA 15129-9064
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonsia, PA 15044-8983
 15121743 +Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409
 15147094 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)
 15147092 +Chestnut Hills Dental, 241 Schoolhouse Road, Johnstown, PA 15904-3239
 15147099 +Excella Health Group, PO Box 645189, Pittsburgh, PA 15264-5189
 15147101 +Med Express, PO Box 7964, Belfast, ME 04915-7900
 15121753 +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
 15147103 +Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder,
 Pittsburgh, PA 15212-5866
 15147104 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
 15147108 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
 15147110 West Penn Power, Summit Park Dr, Pittsburgh, PA 15205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Nov 06 2019 03:26:55 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 06 2019 03:27:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Nov 06 2019 03:27:09
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Nov 06 2019 08:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15121744 +EDI: GMACFS.COM Nov 06 2019 08:13:00 Ally Financial, P.O. Box 380901,
 Bloomington, MN 55438-0901
 15126326 EDI: BECKLEE.COM Nov 06 2019 08:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15121745 +EDI: AMEREXPR.COM Nov 06 2019 08:13:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15121747 EDI: CAPITALONE.COM Nov 06 2019 08:13:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 15121746 +EDI: CAPONEAUTO.COM Nov 06 2019 08:13:00 Capital One Auto Finan, Po Box 259407,
 Plano, TX 75025-9407
 15121748 +EDI: CHRM.COM Nov 06 2019 08:13:00 Chrysler Capital, Po Box 961275,
 Fort Worth, TX 76161-0275
 15121749 +E-mail/Text: stacy@consumercollection.com Nov 06 2019 03:27:20 Consumer Collection Mn,
 Pob 1839, Maryland Heights, MO 63043-6839
 15121750 +EDI: CCS.COM Nov 06 2019 08:13:00 Credit Collection Serv, Po Box 607,
 Norwood, MA 02062-0607
 15121751 +E-mail/PDF: creditonebknofications@resurgent.com Nov 06 2019 03:30:15 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 15147098 +E-mail/Text: kburkley@bernsteinlaw.com Nov 06 2019 03:27:25 Duquesne Light Company,
 c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1900
 15121752 +EDI: CHASE.COM Nov 06 2019 08:13:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
 15121754 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 06 2019 03:27:19 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 15121755 +EDI: RMSC.COM Nov 06 2019 08:13:00 Synccb/levin, C/o Po Box 965036,
 Orlando, FL 32896-0001
 15121756 +EDI: RMSC.COM Nov 06 2019 08:13:00 Synccb/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 15122865 +EDI: RMSC.COM Nov 06 2019 08:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15147109 E-mail/Text: bankruptcy@firstenergycorp.com Nov 06 2019 03:27:12 West Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 15147111 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 06 2019 03:27:11 West Penn Power,
 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern, PA 19355-0701
 15147088* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
 15147089* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15147091* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238)
 15147090* +Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
 15147093* +Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275

District/off: 0315-2

User: nsha
Form ID: 309A

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Total Noticed: 34

Date Rcvd: Nov 05, 2019

***** BYPASSED RECIPIENTS (continued) *****

15147095* +Consumer Collection Mn, Pob 1839, Maryland Heights, MO 63043-6839
15147096* +Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
15147097* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15147100* +Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15147102* +Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
15147105* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
15147106* +Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15147107* +Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTALS: 1, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Mary E. Dryburgh ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

TOTAL: 4